

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

22-09895 BKOBJ03  
BROCK & SCOTT, PLLC  
302 Fellowship Rd, Suite 130  
Mount Laurel, NJ 08054  
(844) 856-6646  
Attorneys for Wells Fargo Bank, N.A.

In Re:

MAXINE C. CHRISTIAN  
aka Maxine Francesca Coleman-Christian

Case No: 23-16988-SLM

Hearing Date: December 13,  
2023

Judge: STACEY L. MEISEL

Chapter: 13

**OBJECTION TO CONFIRMATION  
OF DEBTOR'S MODIFIED CHAPTER 13 PLAN**

Wells Fargo Bank, N.A. ("Creditor"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtor's Modified Chapter 13 Plan* [DE 19], and states as follows:

1. The Debtor filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on August 14, 2023.
2. Creditor holds a security interest in the Debtor's real property located at 36 Concord Pl, Union, NJ 07083 (the "Property"), by virtue of a Mortgage.
3. The Debtor filed a Chapter 13 Modified Plan (the "Plan") on October 18, 2023 [DE 19].
4. Creditor filed a Total Debt Proof of Claim in this case on October 11, 2023 (Claim No. 5).
5. Debtor's Plan provides for funding based on a potential Loan Modification and proposes a completion date of April 30, 2024. The treatment is speculative in nature as it

contemplates curing the arrears through a Loan Modification that has neither been offered nor accepted yet.

6. The Plan does not provide an alternative treatment of the pre-petition arrears should the Debtor's fail to close on a final loan modification.

7. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Creditor objects to any plan which proposes to pay it anything less than \$88,474.39 as the Total Debt over the life of the plan.

**WHEREFORE**, Creditor respectfully requests the entry of an Order which denies confirmation of the Plan unless such plan is amended to overcome the objections of Creditor as stated herein, and for such other and further relief as the Court may deem just and proper.

/s/Matthew Fissel

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**CERTIFICATION OF SERVICE**

1. I, Cassondra Emanuel:

☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for BROCK & SCOTT, PLLC, who represents Wells Fargo Bank, N.A. in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On November 9, 2023, I sent a copy of the following pleadings and/or documents to the parties listed below:

OBJECTION TO CONFIRMATION OF DEBTOR'S MODIFIED  
CHAPTER 13 PLAN

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: November 9, 2023

/s/ Cassondra Emanuel  
Cassondra Emanuel

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
MAXINE C. CHRISTIAN 36 CONCORD PLACE UNION, NJ 07083	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
MARC C CAPONE 770 AMBOY AVENUE EDISON, NJ 08837	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
US Dept of Justice	US Trustee	<input type="checkbox"/> Hand-delivered

<p>Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102</p>		<p><input type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court *)</p>
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\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.